

November 28,2016

TODD KLAHR  
CINDY KLAHR

Bankruptcy No. 14-11675REF  
Chapter 13

To the Honorable Judges of the United States Bankruptcy Court of the Eastern District of Pennsylvania, and all and any other parties involved in this suit:

I would first like to thank the court for their consideration in this matter. At this time I would also like to apologize for falling behind with our payments. Since filing for bankruptcy in March of 2016,certain events have happened that we ask the court to look upon us as a hardship case. I Cindy Klahr found myself without a job,May of 2016, and also trying to help support my daughter and her two children, which are ages 2 and 1 that reside with my husband and I. I recently have found employment again and we are trying to regroup our funds in order to get back on schedule with our payments. We are also looking into trying to work funds from Todd's 401K if applicable to make up for back payments. We have contacted and are currently waiting for the paperwork which needs to be filed and approved. In addition, my daughter is actively seeking employment. This is proving to be difficult since any hours must revolve around ours, being that someone must be there with the children. Hopefully we can move forward with this matter and have a positive outcome for all parties concerned. My husband and I would like to thank the court for their time and consideration into this matter.

Sincerely,

Todd J and Cindy L Klahr

